

Appl. No. : 09/658,332  
Filed : September 8, 2000

### REMARKS

In response to the Office Action dated February 3, 2003, Applicant respectfully requests the Examiner to reconsider the above-captioned application in view of the foregoing amendments and the following remarks. Pending Claims 1 and 3-5 have been amended, and new Claims 6 and 7 have been added. Therefore, Claims 1-7 are pending for examination.

The specific changes to the specification and the amended claims are shown above, in which the insertions are underlined while the ~~deletions are stricken through~~.

#### Discussion of Amendment to the Specification

Applicant has amended the specification, as indicated above, to identify the application serial number of the related application, which was unknown as of the filing date of the present application. In particular, application serial number "09/658,331" replaces "\_\_\_\_\_", which was inserted as a placeholder until the application serial number was known.

#### Discussion of Claim Objections

In the Office Action, Claims 1 and 5 were objected to for using the term "and/or." The Examiner asserted the term "or" renders the claim vague and indefinite. Applicant respectfully submits that Claims 1 and 5, as amended herein, conforms to the requirements of 35 U.S.C. § 112. In particular, Applicant has amended Claims 1 and 5 to replace "and/or" with "and."

Accordingly, Applicant requests withdrawal of the objections to Claims 1 and 5. The patentability of these claims with regard to 35 U.S.C. § 102(e) is further discussed below.

#### Discussion of Rejections Under 35 U.S.C. § 102(e)

Claims 1-5 were rejected under 35 U.S.C. § 102(e) as being anticipated by Moran (U.S. Pat. No. 6,430,542). Applicant respectfully submits that these claims, upon entry of the foregoing claim amendments, are patentable over the cited references, as discussed below.

To be anticipatory under 35 U.S.C. § 102, a reference must teach each and every element of the claimed invention. *See Hybritech Inc. v. Monoclonal Antibodies, Inc.*, 802 F.2d 1367, 1379 (Fed. Cir. 1986). "Invalidity for anticipation requires that all of the elements and limitations of the claim are found within a single prior art reference. ...There must be no difference between the claimed invention and the reference disclosure, as viewed by a person of

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ordinary skill in the field of the invention.” *Scripps Clinic & Research Foundation v. Genentech, Inc.*, 927 F.2d 1565 (Fed. Cir. 1991).

*Claim 1*

Claim 1 is directed to an information management system comprising, *inter alia*, “a rules database storing information defining system response to user modifications to said first information, wherein at least one system response to a first user modifying said first information comprises altering a user profile of at least a second user.” Applicant respectfully submits that Moran does not teach or suggest at least these aspects of Claim 1.

In the Office Action, the Examiner asserted that Moran discloses all the elements of Claim 1 in the Abstract, Fig. 2, column 37, lines 61-67 and column 38, lines 1-4 (see Office Action, page 3). The Moran patent describes a financial planning and advice system that allows an advisor to provide financial planning and security (see Moran, Abstract). Claim 8 of the Moran patent (see Moran, column 37, line 61 to column 38, line 4) refers to relationally linked data objects. The data objects in the Moran patent store the client financial data, referred to as ALPIE (Assets, Liabilities, Policies, Income, and Expenses) data objects (see Moran, e.g., column 16, lines 50-61 and column 19, lines 37-54).

In contrast, Claim 1 recites a system wherein at least one system response to a first user modifying said first information comprises altering a user profile of at least a second user. Thus, user profiles of other system users may be updated when there is a system response to a user modification (see Specification, page 6, line 29 to page 7, line 9). Users of the system have a user profile with information that defines the functions the user can perform and the displays the user can view (see Specification, page 9, lines 18-26). The system is configured to alter a user profile of a second user in response to a first user modifying certain information (see Specification, page 10, lines 4-14).

The system of Claim 1 is configured to update user profiles when there is a change to certain information in the financial database. One advantageous example described in the Specification involves the case of an assistant adding a new client and the associated information to the financial database (see page 10, lines 10-14). In this example, the rules specify that the user profile of the appropriate portfolio manager be automatically and transparently updated to

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allow the appropriate portfolio manager access to the client information to view and process the client account.

Applicant respectfully submits that the altering by the system of the user profile of a second user in response to a first user modifying first information in a rules database as recited in Claim 1 is not taught or suggested by the data objects, or by any other aspects, of the Moran system. This advantageous capability of the present application is recited in Claim 1 as noted above. Moran does not teach or suggest any such capability.

In view of the foregoing, Applicant respectfully submits that Moran cannot anticipate Claim 1 as Moran does not teach or suggest each and every element of this claim as discussed above. Accordingly, Applicant requests withdrawal of the 35 U.S.C. § 102(e) rejection and allowance of Claim 1.

#### *Claim 2*

As Claim 2 is dependent on the above-discussed independent Claim 1, Applicant respectfully submits that this claim is also not anticipated by Moran for at least the reasons indicated above, and for its additional features. Accordingly, Applicant requests withdrawal of the 35 U.S.C. § 102(e) rejection and allowance of Claim 2.

#### *Claim 3*

Claim 3 is directed to a computer readable medium having instructions stored thereon which cause a general purpose computer to perform the steps comprising, *inter alia*, "updating at least one user profile of a first user, wherein said at least one user profile defines information which is available to the first user and data manipulation that the first user may perform, wherein said updating is performed in response to a second user's performance of one or more of the above steps." Applicant respectfully submits that Moran does not teach at least these aspects of Claim 3.

As discussed above with regard to Claim 1, Moran does not teach or suggest updating at least one profile of a first user, wherein said updating is performed in response to a second user's performance of one or more steps, as recited in Claim 3. As Moran does not teach each and every element of Claim 3, Moran cannot anticipate this claim. Accordingly, Applicant requests withdrawal of the 35 U.S.C. § 102(e) rejection and allowance of Claim 3.

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*Claim 4*

Claim 4 is directed to a method of managing transactions in a transaction based system comprising, *inter alia*, “updating at least one user profile of a first user, wherein said at least one user profile defines information which is available to the first user and data manipulation that the first user may perform, wherein said updating is performed in response to a second user’s performance of one or more of the above steps.” Applicant respectfully submits that Moran does not teach at least these aspects of Claim 4.

As discussed above with regard to Claims 1 and 3, Moran does not teach or suggest updating at least one profile of a first user, wherein said updating is performed in response to a second user’s performance of one or more steps, as recited in Claim 4. As Moran does not teach each and every element of Claim 4, Moran cannot anticipate this claim. Accordingly, Applicant requests withdrawal of the 35 U.S.C. § 102(e) rejection and allowance of Claim 4.

*Claim 5*

Claim 5 is directed to a method of managing financial portfolios in a computerized information management system comprising, *inter alia*, “automatically updating in accordance with said automatic update of information said user profile of said first user and said user profiles other than said first user’s profile in response to said first user’s activity.” Applicant respectfully submits that Moran does not teach at least these aspects of Claim 5.

As discussed above with regard to Claims 1, 3 and 4, Moran does not teach or suggest automatically updating the user profile of a first user and user profiles other than the first user’s profile in response to the first user’s activity, as recited in Claim 5. As Moran does not teach each and every element of Claim 5, Moran cannot anticipate this claim. Accordingly, Applicant requests withdrawal of the 35 U.S.C. § 102(e) rejection and allowance of Claim 5.

*Claim 6*

Claim 6 is directed to an information management system comprising, *inter alia*, a first and second database and “a user profile and session manager configured to process the at least one user profile to determine which information is available to a user and a data display format that at least in part defines system operation.” In addition, Claim 6 recites “a transaction manager configured to determine transactions that the user is authorized to perform.” Claim 6

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further recites “a business logic manager configured to execute the transactions that the user is authorized to perform” and “an information manager configured to store the executed transaction in the second database.” Applicant respectfully submits that Moran does not teach or suggest all these aspects of Claim 6.

Applicant respectfully submits that Claim 6 is patentable over the cited references. Accordingly, Applicant requests allowance of Claim 6.

#### *Claim 7*

As Claim 7 is dependent on the above-discussed independent Claim 6, Applicant respectfully submits that this claim is also patentable over the cited references for at least the reasons indicated above, and for its additional features. Accordingly, Applicant requests allowance of Claim 7.

### **CONCLUSION**

Applicant has endeavored to address all of the Examiner’s concerns as expressed in the outstanding Office Action. Accordingly, amendments to the claims, the reasons therefore, and arguments in support of the patentability of the pending claim set are presented above. Any claim amendments which are not specifically discussed in the above remarks are made in order to improve the clarity of claim language, to correct grammatical mistakes or ambiguities, or to otherwise improve the capacity of the claims to particularly and distinctly point out the invention to those of skill in the art.

In light of the above amendments and remarks, reconsideration and withdrawal of the outstanding objections and rejections is specifically requested. If the Examiner finds any remaining impediment to the prompt allowance of these claims that could be clarified with a telephone conference, the Examiner is respectfully requested to initiate the same with the undersigned.

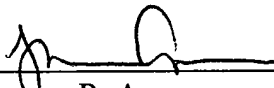
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Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

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